

## REMARKS

The Office Action dated October 2, 2002, and the patents cited therein have been carefully reviewed, and in view of the above changes and following remarks reconsideration and allowance of all the claims pending in the application are respectfully requested.

### The Supplemental Information Disclosure Statement Submitted September 12, 2002

Applicant respectfully requests that the Examiner acknowledge receipt and consideration of the Supplemental Information Disclosure Statement submitted September 12, 2002, by initially each patent cited on the Form PTO-1449 that was submitted with the Supplemental Information Disclosure Statement, and return a copy of the initialed Form PTO-1449 with the next official communication.

### The Amendment To The Claims

Applicant has amended claim 1 to better distinguish over the applied art by including limitations based on claim 17 and by generally improving the form of claim 1 in accordance with U.S. patent law. Accordingly, claim 17 has been cancelled. Claim 1 is now directed to a method of effecting a sale over a computer network that now requires a step of determining whether a user passes fraud control before effecting a sale over a computer network by receiving computer-network address information associated with a user, such that the computer-network information is received from the computer network. Additionally, computer-network address information is received from the user. The computer-network address information received from the computer network is compared to the computer-network address information received from the user. Then, information associated with a method-of-payment from the user is requested when the computer-network address information received from the computer network matches the computer-network address information received from the user. Information associated with the method-of-payment is received from the user, and a sale transaction is completed based on the received information associated with the method-of-payment.

Claims 2 and 8-16 have been amended for consistency with amended claim 1 and to generally improve the form of the claims in accordance with U.S. patent law.

Applicant has also amended claim 55 to better distinguish over the applied art. Claim 55 is directed to a method of effecting a sale over a computer network in which a request is received from the computer network for a sale transaction. Information associated with the user is requested in response to the request for the sale transaction. Information associated with the user is then received and an identity of the user is verified by comparing the received information associated with the user with user information stored in a database. When the identity of the user is verified, information associated with a method of payment is requested from a user. The information associated with the method of payment is received from the user. A sale transaction is completed based on the received information associated with the method of payment.

#### The Rejections Under 35 U.S.C. § 102(e) and 35 U.S.C. § 103(a) Over Williams

Claims 1 and 55 stand rejected under 35 U.S.C. § 102(e) as anticipated by Williams et al. (Williams), U.S. Patent No. 5,815,657. Claims 2-54 and 56-70 also stand rejected under 35 U.S.C. § 103(a) as patentable over Williams.

Applicant respectfully submits that the present invention according to any of claims 1-16 and 18-70 is patentable over Williams. Claim 17 has been cancelled.

The present invention relates to a method of effecting a sale over a computer network in which it is determined whether a user passes fraud control before effecting a sale over the computer network by receiving computer-network address information that is associated with a user and which is received from the computer network. Computer-network address information is also received from the user. Then, the computer-network address information received from the computer network is compared to the computer-network address information received from the user. Information associated with a method-of-payment from the user is requested when the computer-network address information received from the computer network matches the computer-network address information received from the user. Information associated with the

method-of-payment is received from the user, and a sale transaction is completed based on the received information associated with the method-of-payment.

Williams relates to an electronic monetary system that emulates a wallet or a purse that is customarily used for organizing and keeping money, credit cards and other forms of payment. (See Williams, column 1, lines 8-13; Abstract, lines 1-4; and Figure 3.) According to Williams, access to the emulated wallet is restricted by a password to avoid unauthorized payments for goods. When access is authorized after entry of an appropriate password, a user can select a payment method of their choice. (See Williams, column 20, line 60, through column 21, line 1; column 21, lines 12-15; and Abstract, lines 4-9.)

Applicant respectfully submits that the Williams electronic monetary system could benefit from the present invention because, while Williams checks a password for determining whether a user has authorized access to an emulated wallet, Williams provides no assurance that the sales transaction for which the password is being entered is not a fraudulent sales transaction. Thus, Williams only provides protection to the extent of a password authorization. In contrast, one embodiment of the present invention provides fraud protection for both a user and a merchant by determining whether a user passes fraud control before effecting a sale over a computer network by receiving computer-network address information that is associated with the user from both the computer network and from the user. The received computer-network address information from both sources is then compared as a basis for determining whether the user passes fraud control before a sale transaction can be completed.

Turning to amended claim 1, Applicant respectfully submits that Williams does not disclose or suggest a method of effecting a sale over a computer network having the step of determining whether a user passes fraud control before effecting a sale over a computer network by receiving computer-network address information associated with the user and which is received from the computer network. In contrast, Williams receives a password from a user, not computer-network address information, and determines whether the user has authorization for accessing the emulated wallet (or purse) based on the received password. (See Williams, column 20, line 60, through column 21, line 1; column 21, lines 12-15; and Abstract, lines 4-9.)

Further, Applicant respectfully submits that Williams does not disclose or suggest a method having the step of receiving computer-network address information from the user. As mentioned, Williams only receives a password from a user, which is used for determining whether the user has authorization for accessing the emulated wallet (or purse). (See Williams, column 20, line 60, through column 21, line 1; column 21, lines 12-15; and Abstract, lines 4-9.)

Further still, Applicant respectfully submits that Williams does not disclose or suggest a method having the step of comparing the computer-network address information received from the computer network to the computer-network address information received from the user. At best, Williams determines whether a password received from a user is an appropriate password for authorizing the user to access the emulated wallet (or purse). (See Williams, column 20, line 60, through column 21, line 1; column 21, lines 12-15; and Abstract, lines 4-9.)

Continuing with amended claim 1, Applicant respectfully submits that Williams does not disclose or suggest a method having the step of requesting information associated with a method-of-payment from the user when the computer-network address information received from the computer network matches the computer-network address information received from the user.

Moreover, Applicant respectfully submits that the Williams electronic monetary system could benefit from the fraud control aspects of the present invention of amended claim 1 because Williams provides no assurance that the sales transaction for which the password is being entered is not a fraudulent sales transaction.

Thus, Applicant respectfully submits that amended claim 1 is allowable over Williams. It follows that claims 2-16 and 18-54, which each incorporate the limitations of amended claim 1, are each allowable over Williams for at least the same reasons that amended claim 1 is considered allowable.

Applicant respectfully submits that claim 20 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of comparing received information associated with the user with information stored in the database for verifying an identity of the user. Williams merely checks a password and does not verify the identity of the user entering the password.

Applicant respectfully submits that claim 21 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of limiting an amount of the sale based on a frequency of sales to the user during a predetermined period of time.

Applicant respectfully submits that claim 22 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of limiting an amount of the sale based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that claim 23 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of blocking the sale based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that claim 24 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of blocking the sale based on a comparison of the computer-network address for the user with information stored in the database.

Applicant respectfully submits that claim 25 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of limiting an amount of the sale based on a comparison of the computer-network address for the user with information stored in the database.

Applicant respectfully submits that claim 26 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of blocking the sale based on a comparison of the identification of the user with information stored in the database.

Applicant respectfully submits that claim 27 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of limiting an amount of the sale based on a comparison of the identification of the user with information stored in the database.

Applicant respectfully submits that claim 28 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of blocking the sale based on a comparison of the credit account information with information stored in the database.

Applicant respectfully submits that claim 46 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of blocking the sale when the received information associated with the user does not pass fraud control based on a user billing address.

Applicant respectfully submits that claim 47 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of limiting an amount of the sale when the received information associated with the user does not pass fraud control based on a user billing address.

Applicant respectfully submits that claim 48 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of blocking the sale when the received information associated with the user does not pass fraud control based on personal information of the user.

Applicant respectfully submits that claim 50 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having the step of limiting an amount of the sale when the received information associated with the user does not pass fraud control based on personal information of the user.

Regarding amended claim 55, Applicant respectfully submits that Williams does not disclose or suggest a method of effecting a sale over a computer network having a step of verifying an identity of a user by comparing received information associated with the user with user information stored in a database. As demonstrated above, Williams receives only a password from a user and determines whether the user entering the password has authorization for accessing the emulated wallet (or purse) based on the received password. Williams does not verify the identity of the user.

Applicant respectfully submits that the Williams electronic monetary system could benefit from the present invention of amended claim 55 because Williams provides no assurance regarding the identity of a user before completing a sales transaction.

Thus, Applicant respectfully submits that amended claim 55 is allowable over Williams. It follows that claims 56-70, which each incorporate the limitations of amended claim 55, are

each allowable over Williams for at least the same reasons that amended claim 55 is considered allowable.

Consequently, Applicant respectfully requests that the Examiner withdraw this rejection and allow claims 1-16 and 18-70.

**Newly Added Claims**

Applicant has added new claims 71-168. Applicant respectfully submits that each of newly added claims 71-168 is patentable over Williams.

Applicant respectfully submits that claims 71-83, which each incorporate the limitations of amended claim 55, are each allowable over Williams for at least the same reasons that amended claim 55 is considered allowable.

Applicant respectfully submits that new claim 71 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a frequency of sales to the user during a predetermined period of time.

Applicant respectfully submits that new claim 72 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that new claim 73 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that new claim 74 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of a computer-network address for the user with information stored in a database.

Applicant respectfully submits that new claim 75 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting

an amount of the sale based on a comparison of a computer-network address for the user with information stored in a database.

Applicant respectfully submits that new claim 76 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of an identification of the user with information stored in a database.

Applicant respectfully submits that new claim 77 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a comparison of an identification of the user with information stored in a database.

Applicant respectfully submits that new claim 78 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of credit account information with information stored in the database.

Applicant respectfully submits that new claim 79 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a comparison of credit account information with information stored in the database.

Applicant respectfully submits that new claim 80 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a user billing address.

Applicant respectfully submits that new claim 81 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a user billing address.

Applicant respectfully submits that new claim 82 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on personal information of the user.

Applicant respectfully submits that new claim 83 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on personal information of the user.

Regarding newly added claim 84, Applicant respectfully submits that Williams does not disclose a method of effecting a sale over a computer network having the step of determining whether a user passes fraud control based on method-of-payment information associated with the user being contained in a negative database relating to payment history associated with the user. As demonstrated above, Williams only discloses that a password is used for determining whether a user has authorization for accessing the emulated wallet. Applicant respectfully submits that the Williams electronic monetary system could also benefit from this embodiment of the present invention.

Thus, Applicant respectfully submits that newly added claim 84 is allowable over Williams. It follows that claims 85-126, which each incorporate the limitations of newly added claim 84, are each allowable over Williams for at least the same reason that claim 84 is considered allowable.

Applicant respectfully submits that claim 87 is allowable over Williams for the additional reason that Williams does not disclose or suggest that the claimed negative database includes information relating to at least one of a delinquent payment of a credit account charge, an insufficient payment of a credit account charge, a refusal of payment relating to a disputed charge from a previous purchase of a product, and a refusal of payment relating to a disputed charge from a previous purchase of a service.

Applicant respectfully submits that claim 91 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a frequency of sales to the user during a predetermined period of time.

Applicant respectfully submits that claim 102 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that claim 103 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that claim 104 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting the sale based on a time of day.

Applicant respectfully submits that claim 105 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a time of day.

Applicant respectfully submits that claim 106 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of the computer-network address for the user with information stored in a database.

Applicant respectfully submits that claim 107 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a comparison of the computer-network address for the user with information stored in a database.

Applicant respectfully submits that claim 108 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of the geographical location for the user with information stored in a database.

Applicant respectfully submits that claim 109 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting the sale based on a comparison of the geographical location for the user with information stored in a database.

Applicant respectfully submits that claim 110 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of the identification of the user with information stored in a

database.

Applicant respectfully submits that claim 111 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a comparison of the identification of the user with information stored in a database.

Applicant respectfully submits that claim 112 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale based on a comparison of the credit account information with information stored in a database.

Applicant respectfully submits that claim 115 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale based on a comparison of the credit account information with information stored in the database.

Applicant respectfully submits that claim 118 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale when the information associated with the user does not pass fraud control based on a user billing address.

Applicant respectfully submits that claim 119 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale when the information associated with the user does not pass fraud control based on a user billing address.

Applicant respectfully submits that claim 120 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of blocking the sale when the information associated with the user does not pass fraud control based on personal information of the user.

Applicant respectfully submits that claim 122 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of limiting an amount of the sale when the information associated with the user does not pass fraud control

based on personal information of the user.

Regarding newly added claim 127, Applicant respectfully submits that Williams does not disclose a method of effecting a sale over a computer network having the step of determining whether a sale transaction over the computer network should be limited to a predetermined amount based on information received from a user. As demonstrated above, Williams only discloses that a password is used for determining whether a user has authorization for accessing the emulated wallet. Applicant respectfully submits that the Williams electronic monetary system could also benefit from this embodiment of the present invention.

Thus, Applicant respectfully submits that newly added claim 127 is allowable over Williams. It follows that claims 128-168, which each incorporate the limitations of newly added claim 127, are each allowable over Williams for at least the same reason that claim 127 is considered allowable.

Applicant respectfully submits that claim 146 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed predetermined amount is based on a frequency of sales to the user during a predetermined period of time.

Applicant respectfully submits that claim 147 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed predetermined amount is based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that claim 148 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method having a step of determining an amount that blocks the sale transaction based on an amount of money spent by the user during a predetermined period of time.

Applicant respectfully submits that claim 149 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed predetermined amount is based on a time of day.

Applicant respectfully submits that claim 150 is allowable over Williams for the

additional reason that Williams does not disclose or suggest a method having a step of determining an amount that blocks the sale transaction based on a time of day.

Applicant respectfully submits that claim 151 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes a computer-network address for the user, and having a step of determining an amount that blocks the sale transaction based on a comparison of the computer-network address for the user with information stored in the database.

Applicant respectfully submits that claim 152 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes a computer-network address for the user, and in which the claimed predetermined amount is based on a comparison of the computer-network address for the user with information stored in the database.

Applicant respectfully submits that claim 153 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes a geographical location for the user, and having a step of determining an amount that blocks the sale transaction based on a comparison of the claimed geographical location for the user with information stored in the database.

Applicant respectfully submits that claim 154 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes a geographical location for the user, and in which the claimed predetermined amount is based on a comparison of the geographical location for the user with information stored in the database.

Applicant respectfully submits that claim 155 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes an identification of the user, and having a step of determining an amount that blocks the sale transaction based on a comparison of the identification of the user with information stored in the database.

Applicant respectfully submits that claim 156 is allowable over Williams for the

additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes an identification of the user, and in which the claimed predetermined amount is based on a comparison of the identification of the user with information stored in the database.

Applicant respectfully submits that claim 157 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user relates to credit account information associated with the user, and having a step of determining an amount that blocks the sale transaction based on a comparison of the credit account information with information stored in the database.

Applicant respectfully submits that claim 160 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user relates to credit account information associated with the user, and in which the claimed predetermined amount is based on a comparison of the credit account information with information stored in the database.

Applicant respectfully submits that claim 163 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes a billing address, and having a step of determining an amount based on a user billing address that blocks the sale transaction.

Applicant respectfully submits that claim 164 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes a billing address, and in which the claimed predetermined amount is based on a user billing address.

Applicant respectfully submits that claim 165 is allowable over Williams for the additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes personal information relating to the user, and having a step of determining an amount based on personal information of the user that blocks the sale transaction.

Applicant respectfully submits that claim 166 is allowable over Williams for the

additional reason that Williams does not disclose or suggest a method in which the claimed information received from the user includes personal information of the user, and in which the claimed predetermined amount is based on personal information of the user.

Applicant respectfully requests that the Examiner allow claims 71-168.

### CONCLUSION

In view of the above amendments and arguments, it is urged that the present application is now in condition for allowance. Should the Examiner find that a telephonic or personal interview would expedite passage to issue of the present application, the Examiner is encouraged to contact the undersigned attorney at the telephone number indicated below.

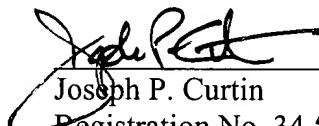
Applicant has submitted a Submission Of Formal Drawings concurrently with this Amendment.

A general authorization under 37 C.F.R. § 1.25(b), second sentence, is hereby given to credit or debit Deposit Account No. 19-0733 for the instant filing and for any other fees during the pendency of this application under 37 C.F.R. §§ 1.16, 1.17 and 1.18.

It is requested that this application be passed to issue with claims 1-16 and 18-168.

Respectfully submitted,

October 23, 2002

  
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U.S. PATENT & TRADEMARK OFFICE  
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~~IN THE SPECIFICATION:~~

**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

IN THE SPECIFICATION:

Please replace the disclosure beginning at line 1 of page and spanning to line 21 of page 1 with the following rewritten disclosure:

The present application is a continuation-in-part application of U.S. Patent Application Serial No. 09/362,238, filed July 28, 1999, now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/280,863, filed March 30, 1999, now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/245,713, filed February 8, 1999, now abandoned; which is a continuation-in-part of U.S. Patent Application Serial No. 09/039,335, filed March 16, 1998, now abandoned; which is a continuation-in-part of U.S. Patent Application Serial No. 08/757,563, filed November 26<sup>27</sup>, 1996, now U.S. Patent 5,960,069; which is a continuation-in-part of U.S. Patent Application Serial No. 08/658,378, filed June 5, 1996, now U.S. Patent No. 5,802,156, each of which are incorporated by reference herein. The present application is also related to U.S. Patent Application Serial No. (Atty Docket 2416.84534)09/432,809, and filed November 4, 1999, now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/362,239, filed July 28, 1999, and now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/280,862, filed March 30, 1999, and now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/245,713, filed February 8, 1999, and now abandoned; and is related to U.S. Patent Application Serial No. 09/495,923, filed February 2, 2000, now U.S. Patent No. 6,282,276, which is a continuation-in-part application of U.S. Patent Application Serial No. (Atty Docket 2416.84536)09/432,809, filed November 4, 1999, now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/356,572, filed July 19, 1999, and now abandoned; which is a continuation-in-part application of U.S. Patent Application Serial No. 09/039,335, filed March 16, 1998 and now abandoned, each of which is incorporated by reference herein. Additionally, the present application claims

benefit of U.S. Provisional Patent Application Serial No. 60/139,475, filed June 17, 1999, which is incorporated by reference herein.

**IN THE CLAIMS:**

Please cancel claim 17 without prejudice or disclaimer of the subject matter claimed therein.

Please amend claims 1, 2, 8-16, 18 and 55, as follows:

1. (Amended) A method of effecting a sale over a computer network, the method comprising the steps of:

determining whether a user passes fraud control before effecting ~~the~~ sale over a computer network by receiving computer-network address information associated with a user, the computer-network address information being received from the computer network;

receiving computer-network address information from the user;

comparing the computer-network address information received from the computer network to the computer-network address information received from the user;

requesting information associated with a method-of-payment from the user when the computer-network address information received from the computer network matches the computer-network address information received from the user~~the user passes the fraud control;~~

receiving the information associated with the method-of-payment from the user; and

completing a sale transaction based on the received information associated with the method-of-payment.

2. (Amended) The method according to claim 1, further comprising the steps of:

communicating method-of-payment information to a payment authorization database, the method-of-payment information including the received information associated with the method of payment;

receiving payment authorization information associated with the method-of-payment from the payment authorization database; and

completing the sale transaction when the payment authorization information is affirmative.

8. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes credit card information.

9. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes debit card information.

10. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes checking account information.

11. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes electronic funds transfer information.

12. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes a telephone number.

13. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment relates to a cable television account.

14. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment relates to a utility service account.

15. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment relates to an Internet service provider account.

16. (Amended) The method according to claim 1, wherein the received information associated with the method--of--payment includes method of payment information selected by the user.

18. (Amended) The method according to claim 1, wherein the step of determining whether a user passes fraud control further includes the steps of:

receiving information associated with the user;

accessing a database; and

comparing the received information associated with the user with information stored in the database, and

wherein the step of requesting information associated with the method--of--payment from the user is performed when the received information associated with the user matches the comparison with the information stored in the database.

55. (Amended) A method of effecting a sale over a computer network, the method comprising the steps of:

receiving a request from the computer network for a sale transaction;

requesting information associated with the user in response to the request for the sale transaction;

receiving information associated with the user;

verifying an identity of the user by comparing the received information associated with the user with user information stored in a database;

requesting information associated with a method of payment from a user when the identity of the user is verified;

receiving the information associated with the method of payment from the user; and

completing a sale transaction based on the received information associated with the method of payment.